



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Danne L. Buchanan, et al.

Title: METHODS AND SYSTEMS FOR PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS

Appl. No.: 10/622,832

Filing Date: 07/21/2003

Examiner: Unassigned

Art Unit: Unassigned

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document, except as noted below, is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The USPTO has waived the requirement under 37 CFR 1.98(a)(2)(i) to submit copies of U.S. patents and U.S. patent application publications when citing and submitting an Information Disclosure Statements in a patent application filed after June 30, 2003 and in an international application that has entered the national stage under 37 USC §371 after June 30, 2003. Accordingly, copies of these types of documents are not being supplied in connection with this application. Reference is being made to Pre-OG Notice from Office of Patent Legal Administration dated July 25, 2003, *Information Disclosure Statements May Be Filed Without Copies of U.S. Patents and Published Applications in Patent Applications filed after June 30, 2003*.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the

present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date 10/24/03

By 

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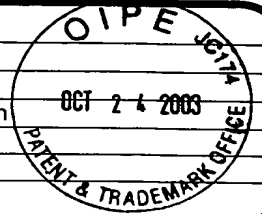
William T. Ellis

Attorney for Applicants

Registration No. 26,874

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: October 24, 2003 <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b> Application Number: 10/622,832 Filing Date: 07/21/2003 First Named Inventor: Danne L. Buchanan Group Art Unit: Unassigned Examiner Name: Unassigned Attorney Docket Number: 057898-0107	
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U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A1	4,027,142		Paup et al.	05/31/1977	
	A2	4,264,808		Owens et al.	04/28/1981	
	A3	4,321,672		Braun et al.	03/1982	
	A4	4,358,671		Case	11/09/1982	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,730,767		Gendron	03/15/1988	
	A7	4,731,524		Brooks	03/15/1988	
	A8	4,858,121		Barber et al.	08/15/1989	
	A9	4,948,174		Thomson et al.	08/14/1990	
	A10	4,974,878		Josephson	12/04/1990	
	A11	5,053,607		Carlson et al.	10/1991	
	A12	5,121,945		Thomson et al.	06/16/1992	
	A13	5,168,444		Cukor et al.	12/01/1992	
	A14	5,175,682		Higashiyama et al.	12/29/1992	
	A15	5,237,159		Stephens et al.	08/17/1993	
	A16	5,265,007		Barnhard, Jr. et al.	11/23/1993	
	A17	5,321,816		Rogan et al.	06/14/1994	
	A18	5,326,959		Perazza	07/05/1994	
	A19	5,373,550		Campbell	12/13/1994	
	A20	5,412,190		Josephson et al.	05/02/1995	
	A21	5,444,794		Uhland, Sr.	08/22/1995	
	A22	5,506,691		Bednar et al.	04/09/1996	
	A23	5,528,705		Reasoner, Jr. et al.	06/18/1996	
	A24	5,532,464		Josephson et al.	07/02/1996	
	A25	5,583,759		Geer	12/10/1996	
	A26	5,619,524		Ling et al.	04/08/1997	
	A27	5,677,955		Doggett et al.	10/14/1997	
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	A29	5,691,524		Josephson	11/25/1997	
	A30	5,708,810		Kern et al.	01/13/1998	
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	A33	5,784,610		Copeland, III et al.	07/21/1998	
	A34	5,787,403		Randle	07/28/1998	
	A35	5,793,302		Stambler	08/11/1998	
	A36	5,802,498		Comesanas	09/01/1998	
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	A40	5,864,871		Kitain et al.	01/26/1999	
	A41	5,870,725		Bellinger et al.	02/09/1999	
	A42	5,893,078		Paulson	04/06/1999	

Examiner Signature	Date Considered
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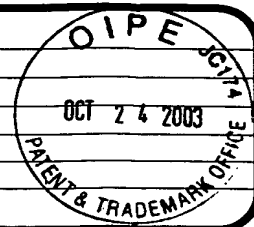
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	A43	5,895,453		Cook	04/20/1999
	A44	5,895,455		Bellinger et al.	04/20/1999
	A45	5,904,844		Stone	05/18/1999
	A46	5,910,988		Ballard	06/08/1999
	A47	5,917,965		Cahill et al.	06/29/1999
	A48	5,930,778		Geer	07/1999
	A49	5,936,541		Stambler	08/10/1999
	A50	5,940,813		Hutchings	08/17/1999
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	A70	2003/0050889	A1	Burke	03/13/2003

**FOREIGN PATENT DOCUMENTS**

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	A71	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994		
	A72	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994		
	A73	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996		

**NON PATENT LITERATURE DOCUMENTS**

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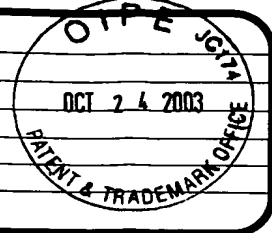
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Sheet	3	of	3		



Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	A74	"PRELIMINARY INVALIDITY CONTENTIONS OF DEFENDANTS", UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS TEXARKANA DIVISION, CIVIL ACTION NO. 5:02cv124, December 3, 2002, pages 1-20.	
	A75	JEANNE BAHNKE ET AL., "NSSDC'S Mass Storage System Evolves", March 1995, Pages 1 and 2, Vol. 11, No. 1., 12/02/2002, <a href="http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_bahnke_0395.html">http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_bahnke_0395.html</a> .	
	A76	"Program Product", <u>Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual</u> , 8 <sup>th</sup> ed., June 1986, International Business Machines Corporation.	
	A77	"IBM 3898 Image Processor", <u>US Marketing &amp; Services</u> , March 13, 1990.	
	A78	LUCENT TECHNOLOGIES, "Cisco partners with AT&T CMS on network switch manufacturing", September 26, 1995, December 2, 2002, <a href="http://www.lucent.com/ress/0995/950926.mma.html">http://www.lucent.com/ress/0995/950926.mma.html</a> .	
	A79	"At Your Service", <u>A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed.</u> , Summer 1995. Kansas City.	
	A80	American Bankers Association, <u>American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification</u> , 1994, American National Standards Institute, Inc.	
	A81	ROBERT J. BROWN, ANSI X9.46 Data Structure Reference; July 31, 1995, pp 4-16	

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